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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Arkan	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	N. Middle name	Middle name
	example, your driver's	Ramadan	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years Include your married or maiden names.	First name	First name
		Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 2762	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Arkan	N.	Ramadan	(Case number <i>(if k</i>	(nown)	
	First Name	Middle Name	Last Name				
		About Debtor 1:			About Debt	or 2 (Spouse Only i	n a Joint Case):
4.	Any business names and Employer	✓ I have not used any	business names or EINs.		I have no	ot used any business na	ames or EINs.
	Identification Numbers (EIN) you have used in the last	Business name			Business na	ame	
	8 years	Business name			Business na	ame	
	Include trade names and doing business as names	EIN			EIN		
		EIN			EIN		
5.	Where you live				If Debtor 2 I	ives at a different add	ress:
		16818 82nd Ave Apt 1n Number Street			Number	Street	
		1N Tinley Park Illino	pis 60477				
		City State			City	State	Zip Code
		Cook County			County		
		If your mailing addres above, fill it in here. No notices to you at this ma	ote that the court will se			. Note that the court w	different from yours, ill send any notices to
		Number Street			Number	Street	
		City	State Zip Co	ode	City	State	Zip Code
6.	Why you are		р				p
	choosing this district	Check one:			Check one:		
	to file for bankruptcy	Over the last 180 da lived in this district lo	lys before filing this petitic onger than in any other di	on, I have istrict.	Over the lived in the	last 180 days before fill his district longer than in	ng this petition, I have nany other district.
		I have another reaso	n. Explain. (See 28 U.S.C	c. §§ 1408.)	I have ar	nother reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Arkan	N.	Ramadan	Case number	îf known)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief desc Bankruptcy (Form B2010)). A Chapter 7 Chapter 11 Chapter 12			.S.C. § 342(b) for Individuals Filing for opropriate box.
8.	How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the landividuals to Pay You. I request that my fee judge may, but is not rethe official poverty lines.	w you may pay. Typicall ney order If your attor card or check with a present in installments. If you can filling Fee in Installments be waived (You may receptive to, waive your fact, you must fill out the anyour must fill out the area.	y, if you are paying rney is submitting y printed address. choose this option, ents (Official Form equest this option of fee, and may do so mily size and you a	ith the clerk's office in your local court for the fee yourself, you may pay with cash, your payment on your behalf, your attorney sign and attach the <i>Application for</i> 103A). Only if you are filing for Chapter 7. By law, a only if your income is less than 150% of are unable to pay the fee in installments). If the the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	District of Illinois	When 8/14/2012 MM / DD / YY When MM / DD / YY When MM / DD / YY	Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When	Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Ini</i>	12.		d do you want to stay in your residence? Painst You (Form 101A) and file it with

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De	ebtor 1 Arkan First Name		N.	ddle Name	Ramadan Last Name	Case nur	nber (if known)		
Pa	rt 3: Report About Any	Busir	nesses	s You Own as a Sol	e Proprietor				
12.	Are you a sole proprietor of any full- or part-time		No.	Go to Part 4.					
	business?	\checkmark	Yes.	Name and location of	of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Balqees Transportation Name of business, if 6815 W 95th St FI 2 Number					
	If you have more than			Oak Lawn		Illinois	6045		-
	one sole proprietorship, use a separate sheet and attach it to this petition.			Single Asset F Stockbroker	Business (as def Real Estate (as c (as defined in 1° Broker (as define	State cribe your business: ined in 11 U.S.C. § defined in 11 U.S.C. 1 U.S.C. § 101(53A) d in 11 U.S.C. § 10	§ 101(51B))	;ode	
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach yo sheet, statement of operations, cash-flow statement, and federal income tax return or if any of a exist, follow the procedure in 11 U.S.C. § 11 16(1)(B).					ttach your most recent b	palance			
	For a definition of	✓	No.	I am not filing under	I am not filing under Chapter 11.				
	small business debtor, see 11 U.S.C. § 101(51D).		No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.					
			Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Pa	rt 4: Report if You Owr	or H	ave Aı	ny Hazardous Prop	erty or Any Pr	operty That Need	ds Immediate A	ttention	
14.	Do you own or have any property that poses or is alleged to pose a threat of	✓	No. Yes.	What is the hazard?					
	imminent and identifiable hazard to public health or			If immediate attention is	s needed, why is	it needed?			
	safety? Or do you			Where is the property?					
	own any property that needs immediate attention?				Number	Street			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City		State	Zip Code	

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Debtor 1 Arkan N. Ramadan Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Arkan First Name	N. Middle Name	Hamadan Last Name	Case number (if known)			
	estions for Reporting					
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to li Yes. Go to li No. Go to li No. Go to li Yes. Go to li	primarily consumer debtem individual primarily for a positive ne 16b. Ince 17. primarily business debts siness or investment or through the primarily business or the ne 16c.	ersonal, family, or househ Programmers sets are debtarough the operation of the	s that you incurred to obtain business or investment.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are	under Chapter 7. Go to line 1 der Chapter 7. Do you estimat e paid that funds will be availa	te that after any exempt prop	perty is excluded and administrative d creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mil	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mil	00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Arkan Ramad		×			
	Signature of Debto		Signature of D			
	Executed on	4/24/2017 MM / DD / YYYY	Executed or	1		

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Debtor 1 Arkan	N.	Ramadan	Case number (if k	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	nder Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	er an inquiry that the	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.4			
need to file this page.	/s/ Jason Diaz		Date	4/24/2017
	Signature of Attorney	for Debtor	MI	M / DD / YYYY
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	renue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Arkan	N.	Ramadan				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois				
Case number (If known)			(State)				

Check if	this	is	an
amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	,
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$45,796.00 ————
1c. Copy line 63, Total of all property on Schedule A/B	\$45,796.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$67,089.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,976.00
	\$77,065.00
Your total liabilities	
Part 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	\$8,463.11
art 3: Summarize Your Income and Expenses	\$8,463.11
Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$8,463.11 - \$8,213.00

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Deb	tor 1 Arkan First Name	N. Middle Name	Ramadan Last Name	Case number (if known)					
Part			ive and Statistical Recor	ds					
[S. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes.								
-	/hat kind of debt do you ✓ Your debts are prima		mer debts are those incurred b	y an individual primarily for a personal,					
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
		Your Current Monthly Incom., Form 122B Line 11; OR, Fo	e: Copy your total current mor rm 122C-1 Line 14.	othly income from Official	\$8,463.11				
9.	Copy the following spec	cial categories of claims fro	m Part 4, line 6 of Schedule	E/F:					
	From Part 4 on Schedu	le E/F, copy the following:		Total claim					
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain oth	er debts you owe the governr	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for death or pe	\$0.00							
	9d. Student loans. (Copy	line 6f.)	\$0.00						
	9e. Obligations arising ou priority claims. (Copy line		r divorce that you did not repo	rt as \$0.00	_				
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	identify your ca	ase:					
Debtor 1	Arkon		N		Ramadan			
Deptor i	Arkan First Nar	me	N. Middle N	ame	Last Name			
Debtor 2								
(Spouse, if fil	^{ing)} First Nar	me	Middle N	ame	Last Name			
United Sta	ites Bankruptcy	Court for the:	Northern		District of Illinois (State)			
Case num	ber							
								Check if this is an
Officia	l Form 1	06A/B						amended filing
Sched	dule A/E	B: Prope	rty					12/1
category w responsibl write your	where you thing e for supplying name and ca	ik it fits best. B g correct inforn se number (if ki	e as complete a nation. If more s nown). Answer e	nd ace pace i very q		ople are o this fo	e filing together, both a rm. On the top of any a	re equally
			_		Other Real Estate You Own or			
	own or have No. Go to Par		uitable interest i	n any	residence, building, land, or similar	propert	y?	
ш	Yes. Where is	trie property?		\A/I	t in the annual state of Chank all the standards.		De met deduct commed	alainea au annantiana Dut
1.1					t is the property? Check all that apply. Single-family home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Street address	, if available, or c	other description		Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				Ħ	Manufactured or mobile home		————	————
	Number	Street		ш	and		Describe the nature o	f vour ownorship
	Train Boi	Circoi		ш	nvestment property		interest (such as fee s	imple, tenancy by
	City	State	Zip Code		imeshare Other		the entireties, or a life	e estate), if known.
					has an interest in the property? Che	eck	Check if this is co	mmunity property
				one.	Debtor 1 only			
					Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about	this ite	m, such as local	
If you	own or have m	ore than one, lis	at here	prop	erty identification number:			
n you	own or navon	ioro arair orro, no	A 11010.	Wha	t is the property? Check all that apply.			claims or exemptions. Put
1.2	Stroot address	, if available, or c	other description		Single-family home			red claims on Schedule D: ims Secured by Property.
	olieet address	, ii avaliable, or c	uner description		Duplex or multi-unit building		Current value of the	Current value of the
				ш	Condominium or cooperative		entire property?	portion you own?
				ш	Manufactured or mobile home .and			
	Number	Street	•	ш	nvestment property		Describe the nature o	
				H-	imeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ħ	Other			
				Who one.	has an interest in the property? Che	eck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only		ш	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about erty identification number:	this ite	m, such as local	

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Debtor 1	Arkan	N.	Ramadan Case numb	oer (if known)	
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
2. Add you ha	the dollar value of the pove attached for Part 1. W Describe Your Vehicle vn, lease, or have legal or hat someone else drives. If ans, trucks, tractors, sport u	zip Code Zip Code ortion you own for frite that number heres you lease a vehicle,	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Other Debtor 1 only Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number: all of your entries from Part 1, including any entriese. It in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts and	the amount of any secundreditors Who Have Classifications Who Have Classifications with the entire property? Describe the nature of interest (such as fee some the entireties, or a life (see instructions) Check if this is considered in the entire instructions in the entire instructions in the entire instruction in the entire in the entire instruction in the entire in the entire instruction in the entire in the entire in the entire in the entire instruction in the entire instructio	simple, tenancy by e estate), if known.
3.1	Model:	Toyota Venza	Who has an interest in the property? Check one.	the amount of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i>
	Year: Approximate mileage: Other information:	<u>15000</u>	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$16450.00	Current value of the portion you own?
3.2	Make Model: Year: Approximate mileage: Other information:	Toyota Venza 2009 90000	instructions) Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any sec	I claims or exemptions. Put ured claims on <i>Schedule D:</i> laims Secured by Property. Current value of the portion you own? \$9650.00
			Check if this is community property (see instructions)		

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Debtor 1	Arkan First Name	N. Middle Name	Ramadan Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:	Freightliner Columbia 2005 1500000	Who has an interest in the prone. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors ☐ Check if this is communiinstructions)	/ and another	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$18000.00
3.4	Make Model: Year: Approximate mileage: Other information: UNDRIVEABLE	Ford Mustang 1992 200000	Who has an interest in the prone. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	, ,	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? \$500.00
Exar	nples: Boats, trailers, moto No Yes Make	•	Check if this is communi instructions) or recreational vehicles, other v, fishing vessels, snowmobiles, m	rehicles, and acce otorcycle accessori	Do not deduct secured	claims or exemptions. Put
	Model: Year: Approximate mileage: Other information:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)	and another	_	red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)	y and another	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	-	•	l of your entries from Part 2, in		- 9	4600.00

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Ramadan Debtor 1 Arkan Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellular Phone/Television/Computer \$350.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1150.00 for Part 3. Write that number here

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Ramadan Debtor 1 Arkan Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$46.00 17.1. Checking account: Chase Bank 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Dep.	tor 1 Arkan	N.	Ramadan	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfe	checks, promissory no	otes, and money orders.	
	✓ No				
	Yes. Give specific information about them	Issuer name:			
					-
					_
21.	Retirement or pension Examples: Interests in IF		, thrift savings account	s, or other pension or profit-sharing plans	
	✓ No	- .			
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	, ,	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			_
		Additional account:			
		Additional account:			
22.	Examples: Agreements v	prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No		monadon namo.		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
		-			

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First Name		N. Middle Name	Last Name	Case number (if known)	
Interests in	an education IRA, in			under a qualified state tuition program.	
	530(b)(1), 529A(b), a		, ,	, , , , ,	
✓ No Yes	Institution name and	d description. Separa	ately file the records of any ir	terests.11 U.S.C. § 521(c):	
Turete esci		anto in municular (at	hau than amithing listad i	line 4) and rights or necess	
	for your benefit	sts in property (oti	ner than anything listed if	line 1), and rights or powers	
✓ No					ı
Yes. Des	scribe				
Patents co	nyrighte trademarks	e trada sacrate an	d other intellectual prope	rtv	
			from royalties and licensing		
✓ No					
Yes. Des	scribe				
Licenses fr	anchises, and other	ganaral intensible			
-				quor licenses, professional licenses	
✓ No					
Yes. Des	scribe				
					O
ney or prope	erty owed to you?				Current value of the portion you own? Do not deduct secured
					ciaims or exemptions.
Tax refunds	owed to you				claims or exemptions.
✓ No				Follows	
No Yes. Give	e specific information out them, including wh			Federal:	\$0.00
No Yes. Give abo you	specific information	ns		Federal: State:	
Yes. Give abo you and	e specific information but them, including wh already filed the return the tax years	ns			\$0.00
Yes. Give abo you and	e specific information but them, including wh already filed the return the tax years	ns	port, child support, mainten	State:	\$0.00 \$0.00 \$0.00
Yes. Give abo you and	e specific information but them, including wh already filed the return the tax years	ns	port, child support, mainten	State: Local: ance, divorce settlement, property settlement	\$0.00 \$0.00 \$0.00
Yes. Give abo you and Family support Examples: Part No	e specific information but them, including wh already filed the return the tax years	ns imony, spousal supp	oort, child support, mainten:	State: Local: ance, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00
Yes. Give abo you and Family support Examples: Part No	e specific information but them, including wh already filed the return the tax years brt st due or lump sum ali	ns imony, spousal supp	port, child support, mainten:	State: Local: ance, divorce settlement, property settlement	\$0.00 \$0.00 \$0.00
Yes. Give abo you and Family support Examples: Part No	e specific information but them, including wh already filed the return the tax years brt st due or lump sum ali	ns imony, spousal supp	port, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00
Yes. Give abo you and Family support Examples: Part No	e specific information but them, including wh already filed the return the tax years brt st due or lump sum ali	ns imony, spousal supp	port, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 at \$0.00 \$0.00
Yes. Give abo you and Family suppo Examples: Par	e specific information out them, including wh already filed the return I the tax years	imony, spousal supp	port, child support, mainten:	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
Yes. Give abo you and Family support Examples: Part No Yes. Give Other amour Examples: Un	e specific information out them, including wh already filed the return I the tax years ort st due or lump sum ali e specific information	imony, spousal supp	, disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
Yes. Give aboo you and Family suppo Examples: Par No Yes. Give	e specific information but them, including wh already filed the return the tax years	imony, spousal supp	, disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Arkan	N.	Ramadan	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability,		vings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list in	ce company	npany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property to If you are the beneficiary of property because someone No Yes. Describe	a living trust, expect proce		ey, or are currently entitled to receive	
	Tes. Describe				
33.	Claims against third parti Examples: Accidents, emplo		ave filed a lawsuit or made claims, or rights to sue	a demand for payment	
	✓ No ☐ Yes. Describe				
34.	Other contingent and unl to set off claims	iquidated claims of ever	/ nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you o	did not already list			
	No Yes. Describe				
36.		•	t 4, including any entries fo	or pages you have attached	\$46.00
		D. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Y 0 - 11 - 1		
Part	5: Describe Any Busin	ness-Related Propert	y You Own or Have an I	nterest In. List any real estate in Pa	π1.
37.	Do you own or have any le	egal or equitable interes	t in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or c	ommissions you already	earned		
	✓ No ☐ Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Arkan	N.	Ramadan	Case number (if known)	_
40.	First Name Machinery fixtures e	Middle Name equipment, supplies you use in	Last Name	ur trade	
40.	—	equipment, supplies you use in	business, and tools of yo	ui trade	
	✓ No Yes. Describe				
	Tes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	of entity:	% of ownership:	
	information about them				
	uioni				
43. (Customer lists, mailing	lists, or other compilations			
	✓ No				
		nclude personally identifiable info	rmation (as defined in 11 L	.S.C. § 101(41A))?	
	No Yes. Desc	ribe			
	100. 2000				
44.	Any business-related	property you did not already li	st		
	✓ No				
	Yes. Give specific				
	information				
					_
					<u> </u>
45. A	dd the dollar value of a	all of your entries from Part 5,	including any entries for	pages you have attached	
for Pa	art 5. Write that number	er here			
Part	6: Describe Any F	arm- and Commercial Fish	ning-Related Property	You Own or Have an Interest In.	L
	If you own or have ar	n interest in farmland, list it in Part	l.		
46.	Do you own or have a	ny legal or equitable interest	in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
17	Farm animals				or exemptions
47.	Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				
	_				
1					

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Debt	tor 1 Arkan First Name	N. Middle Name	Ramadan Last Name	Case number (if known)	
48.	Crops-either growing of	or harvested			
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtu	ires, and tools of tra	ade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	 rcial fishing-related property you did	d not already list		
	√ No				
	Yes. Describe				
		l of your entries from Part 6, includi here		pages you have attached	
Part		perty You Own or Have an Inte		Did Not List Above	
53.		perty of any kind you did not already s, country club membership	list?		
	No				\$0.00
	Yes. Give specific	Interest in BALQEES TRANSPORTATI	ON INC		\$0.00
	information				
					·
54. A	dd the dollar value of al	I of your entries from Part 7. Write t	hat number here		>
Part	8: List the Totals of	Each Part of this Form			
55. I					
56. r	part 2 total vehicles, line	e 5	\$44600.00		
57. P	art 3: Total personal an	d household items, line 15	\$1150.00		
58. P	art 4: Total financial as	sets, line 36	\$46.00		
59. I	Part 5: Total business-re	elated property, line 45			
60. I	Part 6: Total farm- and f	ishing-related property, line 52			
61. I	Part 7: Total other prope	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61.	\$45796.00	Copy personal property total ▶	+ \$45796.00
					\$45796.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Arkan	N.	Ramadan			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
1.	Which set of exemptions are you claiming	ng? Check one only, ev	ren if your spouse is filing with you.	
	You are claiming state and federal r	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A/	R that you claim as e	vemnt fill in the information below	
	Tot any property you not on concaute A	D that you olaim as c	xempt, in in the information below.	
	Brief description of the property and	Current value of	Amount of the exemption you claim	Specific laws that allow exemption
	line on Schedule A/B that lists this property	the portion you own	Check only one box for each exemption.	
		Copy the value from Schedule A/B		
	Brief description:	\$16,450.00	7	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Toyota Venza, 2015		— 50	
	Line from		100% of fair market value, up to any applicable statutory limit	
	Schedule A/B: 03		applicable stateory limit	
	Brief description:	\$9,650.00		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Toyota Venza, 2009		\$0	
	Line from		100% of fair market value, up to any	
	Schedule A/B: 03		applicable statutory limit	
3.	✓ No	ry 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	
	Yes			

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N. Ramadan Debtor 1 Arkan Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$300.00 description: **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 Cellular 100% of fair market value, up to any Phone/Television/Computer applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(c); 735 ILCS \$18,000.00 5/12-1001(b) description: **✓** \$0 Freightliner Columbia, 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 Ford Mustang, 1992, 100% of fair market value, up to any UNDRIVEABLE applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$0.00 description: \checkmark \$0 Interest in BALQEES 100% of fair market value, up to any TRANSPORTATION INC applicable statutory limit Line from Schedule A/B: 53 735 ILCS 5/12-1001(b) Brief \$46.00 description: **V** \$46.00 Checking account, 100% of fair market value, up to any Chase Bank

Line from Schedule A/B:

17

applicable statutory limit

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Fill in	this information to	identify your ca	se:	•	I		
Debto	or 1 <u>A</u> rkan First Nai	me	N. Middle Name	Ramadan Last Name			
Debto		ille	whate warre	Last Name			
(Spous	e, if filing) First Na	me	Middle Name	Last Name			
Unite	d States Bankruptcy	y Court for the:	Northern	District of Illinois			
	number			(State)			
(If knov	<u> </u>	1060]		Check if this is a
	icial Form		3471 11				amended filing
				ve Claims Secure			12/1
				e are filing together, both are equa ber the entries, and attach it to t			
	and case number					o. u, uuuou. pug	,00,0 ,0
1. I	Do any creditors	have claims se	ecured by your proper	ty?			
Ī	No. Check this	s box and subm	nit this form to the court v	vith your other schedules. You hav	e nothing else to rep	ort on this form.	
i	Yes. Fill in all c	of the information	n below.				
Part	1: List All Secu	red Claims					
2.	separately for each	n claim. If more th	nan one creditor has a par	ured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
D 4	TOVOTA MOTOR	ODEDIT			404.044.00	this claim	40.404.00
2.1	TOYOTA MOTOR Creditor's Name	CREDIT	Describe the property	that secures the claim:	\$24,641.00	\$16,450.00	<u>\$8,191.00</u>
	1111 W 22ND ST		Toyota Venza Value: \$				
	Number	Street	Contingent	, the claim is: Check all that apply.			
	OAK BROOK City	IL 60523 State ZIP Code	Unliquidated				
	Who owes the de		Disputed				
	Debtor 1 only	′	Nature of lien. Check a	all that apply.			
	Debtor 2 only	′	An agreement you car loan)	made (such as mortgage or secured			
	Debtor 1 and	Debtor 2 only		as tax lien, mechanic's lien)			
	At least one o	of the debtors	Judgment lien from	·			
		claim relates	Other (including a ri				
	to a commun	nity debt	Outlot (including a fi				
	Date debt was incurred		Last 4 digits of accou	nt number0001			
2.2	TOYOTA MOTOR Creditor's Name	CREDIT		that secures the claim:	\$19,448.00	\$9,650.00	\$9,798.00
	1111 W 22ND ST Number	Street	Toyota Venza Value: \$	9,650.00 , the claim is: Check all that apply.			
	Number	otreet	Contingent	, the stating of core an trial apply.			
	OAK BROOK	IL 60523	Unliquidated				
	City	State ZIP Code	Disputed				
	Who owes the de		Nature of lien. Check a	all that apply			
	Debtor 1 only						
	Debtor 2 only	Debtor 2 only	car loan)	made (such as mortgage or secured			
	At least one o	,	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	4051010	Judgment lien from	a lawsuit			
	Check if this to a commun	s claim relates nitv debt	Other (including a ri	ght to offset)			
	Date debt was incurred		Last 4 digits of accou	nt number0001			
	Add the here:	dollar value of y	our entries in Column A	on this page. Write that number	\$44,089.00		

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Debtor	1 Arkan	N.	Ramadan	Case n	umber (if known)		
Part	Additional Page After listing any entries or 2.4, and so forth.	Middle Name	Last Name r them beginning with 2.	3, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Jas Trucking, Inc. Creditor's Name 12801 S Pulaski Rd Number Street Alsip IL 60803 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was ncurred	Freightliner Colu As of the date y Contingent Unliquidated Disputed Nature of lien. An agreeme car loan) Statutory liet Judgment li	roperty that secures the mbia Value: \$18,000.00 / you file, the claim is: Ched do not be claim is: Ched do not be claim is: Check all that apply. In the you made (such as more in (such as tax lien, mechangen from a lawsuit ding a right to offset)	TITLE LOAN ck all that apply.		\$18,000.00	\$0.00
	Alsip IL 60803 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Cate debt was nocurred	Freightliner Colu LIEN As of the date y Contingent Unliquidated Disputed Nature of lien. An agreeme car loan) Statutory lied Judgment lied Other (include	roperty that secures the mbia Value: \$18,000.00 // you file, the claim is: Che d Check all that apply. In tyou made (such as more nown) (such as tax lien, mechangen from a lawsuit ding a right to offset) account number	MECHANICS ck all that apply.		\$18,000.00	\$0.00
	here:	our entries in Colu	mn A on this page. Write		\$23,000.00 \$67,089.00		

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Fill in	this inforr	mation to identify your c	ase:			
Debte	or 1	Arkan	N.	Ramadan		
		First Name	Middle Name	Last Name		
Debte		-				
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If know	number	-				
`		100F/F				Check if this is an amended filing
Offi	ciai F	orm 106E/F				Chock if the is an amondod hims
Sc	hedu	ıle E/F: Cre	ditors Who	Have Unsec	cured Claims	12/15
other Form claim the er know	party to a 106A/B) a s that are ntries in tl n).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases tha cutory Contracts and Un creditors Who Hold Claim tach the Continuation Pa	t could result in a claim. A expired Leases (Official F s Secured by Property. If I	Also list executory contracts or orm 106G). Do not include an more space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	LIST /	All of Your PRIORITY	Y Unsecured Claims			
1.	Do any cr	editors have priority un	secured claims against y	you?		
	✓ No. €	Go to Part 2.				
	Yes.					
	listed, iden As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both prior in alphabetical order accor	ity and nonpriority amounts	, list that claim here and show b If you have more than two prio	arately for each claim. For each claim oth priority and nonpriority amounts. writy unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Middle Name	Last Name		_
NONPRIORITY Unsecured	Claims		
e nonpriority unsecured claims thing to report in this part. Subn	against you? nit this form to the	·	
e creditor separately for each claim	. For each claim lis	sted, identify what type of claim it is. Do not list claims already in	cluded in Part 1.
			Total claim
s Name	I	Last 4 digits of account number	\$0.00
		When was the debt incurred?n/a	
Illinois 6009 State Zip C ebt? Check one.	ode	Contingent Unliquidated Disputed	
Delaware 1989 State Zip C ebt? Check one. bbtor 2 only ne debtors and another aim relates to a community delay	ode	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$2,234.00
Utah 8413 State Zip C ebt? Check one. bbtor 2 only ne debtors and another aim relates to a community del	ode	When was the debt incurred? 10/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$1,950.00
	thing to report in this part. Submitting to reduce the creditor separately for each claim or holds a particular claim, list the separately for each claim or holds a particular claim, list the separately for each claim or holds a particular claim, list the separately for each claim relates to a community deleted to offset? Delaware 1989 State Zip Community deleted to offset? Solution and another separately for each claim relates to a community deleted to offset? Utah 8413 State Zip Community deleted to offset? Check one.	ANONPRIORITY Unsecured Claims a nonpriority unsecured claims against you? thing to report in this part. Submit this form to the sorting to report in this part. Submit this form to the sorting to report in this part. Submit this form to the sorting unsecured claims in the alphabetical order is creditor separately for each claim. For each claim list or holds a particular claim, list the other creditors in Fillinois a Name Street Illinois	NONPRIORITY Unsecured Claims against you? thing to report in this part. Submit this form to the court with your other schedules. It continues the control of this part. Submit this form to the court with your other schedules. It continues the control of the creditor who holds each claim. It a creditor has more a creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already in or holds a particular claim, list the other creditors in Part 3.1f you have more than four priority unsecured claims fill out the creditors in Part 3.1f you have more than four priority unsecured claims fill out the creditors in Part 3.1f you have more than four priority unsecured claims fill out the creditors in Part 3.1f you have more than four priority unsecured claims fill out the continuent of the continuent o

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 Debtor 1 First Name
 N.
 Ramadan Last Name
 Case number (if known)

 Last Name
 Middle Name
 Last Name

After listing any	entries on this page, nu	mber them beginnin	g with 4.5, followed by 4.6, and so forth	1.	Total claim
CAPITALONE			—— Last 4 digits of account number		\$3,757.00
Nonpriority Creditorial PO BOX 26625	or's Name		When was the debt incurred?	12/2013	
Number Stre	et				
			As of the date you file, the claim Contingent	is: Check all that apply.	
RICHMOND	Virginia	23261	H '		
City	State	Zip Code	Unliquidated		
Who incurred the Debtor 1 only	e debt? Check one.		Disputed		
Debtor 2 only			Type of NONPRIORITY unsecure	d claim:	
	Debtor 2 only		Student loans		
	•		Obligations arising out of a sep divorce that you did not report		
At least one of	f the debtors and another		Debts to pension or profit-shar	• •	
	claim relates to a com	munity debt	debts	110	
Is the claim subj	ect to offset?		Other. Specify Cred	ditCard	
✓ No					
Yes					
Sprint Corp.	- J. N		Last 4 digits of account number		\$1,068.00
Nonpriority Creditor PO Box 7949	or's Name		When was the debt incurred?	n/a	
Number	Street		As of the date you file, the claim	is: Check all that apply	
Attn Bankruptcy D	ept		Contingent	113. Officer all that apply.	
			Unliquidated		
Overland Park City	Kansas State	66207 Zip Code	Disputed		
•	e debt? Check one.	Zip Gode	ш .	d alaim.	
✓ Debtor 1 only			Type of NONPRIORITY unsecure	a ciaim:	
Debtor 2 only			Student loans		
Debtor 1 and	Debtor 2 only		Obligations arising out of a sep divorce that you did not report		
At least one of	f the debtors and another	•	Debts to pension or profit-shar	ring plans, and other similar	
Check if this	claim relates to a com	munity debt	debts	ther	
Is the claim subj		,	Other. Specify O	viriei	
✓ No					
Yes					
SYNCB/WALMAR					\$967.00
Nonpriority Credite	or's Name		Last 4 digits of account number		<u> </u>
PO BOX 981400			When was the debt incurred?	3/2015	
Number Stre	31		As of the date you file, the claim	is: Check all that apply.	
	-	70000	Contingent		
EL PASO City	Texas State	79998 Zip Code	Unliquidated		
Who incurred the	e debt? Check one.	р 3333	Disputed		
✓ Debtor 1 only			Type of NONPRIORITY unsecure	d claim:	
Debtor 2 only			Student loans		
Debtor 1 and	Debtor 2 only		Obligations arising out of a ser	paration agreement or	
At least one of	f the debtors and another		divorce that you did not report	as priority claims	
Check if this	claim relates to a com	munity debt	Debts to pension or profit-shar debts	ring plans, and other similar	
Is the claim subj		•		ditCard	
			· · · -		

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Debtor 1 Arkan N. Ramadan Case number (if known)

FIISLING	ine Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for s	tatistical reporting p	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	٥-	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$9,976.00	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$9,976.00	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Arkan	N.	Ramadan	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(,	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	e the contract or lease	State what the contract or lease is for
2.1	Anderson, Kevin Name	1		Other, Other, 1 year lease
	Number	Street		
	City	State	Zip Code	

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Fill <u>i</u> n	n this infor	mation to identify your c	ase:			1
Debt		Arkan	N.	Ramadan		
Debt	.01 1	First Name	Middle Name	Last Name		
Debt (Spou	or 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case (If kno	number			(State)		
		F 40011				Check if this is an amended filing
Off	icial	Form 106H				
Scł	nedul	e H: Your Cod	lebtors			12/15
		er every question. ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)	
	Idaho, Lo V No.	uisiana, Nevada, New Mex Go to line 3.	lived in a community pro- ico, Puerto Rico, Texas, Warr er spouse, or legal equiva	ashington, and Wiscons	in.)	ity property states and territories include Arizona, California,
	✓	No Yes. In which communit	y state or territory did yo	u live?	Fill in th	ne name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	ode	
3.	In Columi					use is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200		ago oo			
Fill in this in	nformation to identify	your case:					
Debtor 1	Arkan	N.	Ramadan				
	First Name	Middle Name	Last Name)	_ Che	eck if this is:	
Debtor 2	g) First Name	Middle Name	Last Name		- -	An amended filing	
		Middle Name				A supplement showing p	ost-netition chanter 13
United States the:	s Bankruptcy Court for	Northern	District of Illinois (State			expenses as of the follow	
Case numbe	r		(State	,			
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
information spouse. If m number (if k	about your spouse.		d your spouse is	not filing	with you, do	not include information	on about your
1 Fill in vo	ur employment		Debtor 1			Debtor 2	
informat							
If you have	ve more than one job,	Employment status	Employed			Employed	
	separate page with on about additional		Not Emplo	yed		✓ Not Employed	
employer		Occupation	Sole proprietor	ship			
	art time, seasonal, or	Employer's name	Balqees Transp	oortation INC	;		
self-empl	oyed work.	Employer's address	6815 W 95th S	St FL2			
	on may include student maker, if it applies.		Number Street	5112		Number Street	
			Oak Lawn	Illinois	60453	_	
			City	State	Zip Code	City	State Zip Code
		How long employed there?	1 year 1 month	1			
Estimate m	ove Details About Income as of less you are separated.	Monthly Income	n. If you have noth	ning to repo	rt for any line, v	write \$0 in the space. Inc	lude your non-filing
		e more than one employer,	combine the infor	mation for a	all employers fo	or that person on the lines	below. If you need
more space	e, attach a separate she	et to this form.		For D	ebtor 1	For Debtor 2 or non-filing spouse	
2. List mo	onthly gross wages, sal	ary, and commissions (befo	re all payroll 2.		\$0.00	\$0.00)
deducti be.	ions.) If not paid monthly	, calculate what the monthly			72.23		-
3. Estima	te and list monthly ove	rtime pay.	3.		+ \$0.00	+ \$0.00)

\$0.00

\$0.00

4. Calculate gross income. Add line 2 + line 3.

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Debtor	1Arkan First Name	N. Middle Name	Ramadan Last Name		Case number	(if		
	T ii St Name	Wildle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy	line 4 here		→ 4.	_	\$0.00	\$0.00		
5. List	all payroll dedu	uctions:						
5a.	Гах, Medicare,	and Social Security deductions	5a.	-	\$0.00	\$0.00		
5b.	Mandatory con	tributions for retirement plans	5b.		\$0.00	\$0.00		
5c. \	oluntary conti	ributions for retirement plans	5c.		\$0.00	\$0.00		
5d.	Required repay	ments of retirement fund loans	5d.		\$0.00	\$0.00		
5e. l	nsurance		5e.		\$0.00	\$0.00		
5f. [Domestic suppo	ort obligations	5f.		\$0.00	\$0.00		
5g.	Union dues		5g.		\$0.00	\$0.00		
5h.	Other deduction	ons. Specify:	5h.	+	\$0.00 +	\$0.00		
6. Add +5h.	the payroll ded	luctions. Add lines 5a + 5b + 5c + 5d + 5e +	5f + 5g 6.	-	\$0.00	\$0.00		
7. Calc	ulate total moi	nthly take-home pay. Subtract line 6 from lin	ne 4. 7.	-	\$0.00	\$0.00		
8. List	all other incom	ne regularly received:						
ı	ousiness, profe	m rental property and from operating a ssion, or farm ent for each property and business showing						
(rdinary and necessary business expenses, an	d 8a.	-	\$8,463.11	\$0.00		
8b.	Interest and di	vidends	8b.		\$0.00	\$0.00		
•	dependent regi	-						
(divorce settleme	spousal support, child support, maintenancent, and property settlement.	8c.	-	\$0.00	\$0.00		
		compensation	8d.	-	\$0.00	\$0.00		
	Social Security		8e.	-	\$0.00	\$0.00		
I c u r	nclude cash ass ash assistance t	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefitemental Nutrition Assistance Program) or as	ts 8f.		\$0.00	\$0.00		
8a.	Pension or reti	rement income	8g.	-	\$0.00	\$0.00		
Ū		income. Specify:	8h.	'-	\$0.00 +	\$0.00		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g			\$8,463.11	\$0.00		
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	_	\$8,463.11 +	\$0.00	=	\$8,463.11
Inclu frien	ude contribution ds or relatives.	gular contributions to the expenses that you s from an unmarried partner, members of you amounts already included in lines 2-10 or amo	ır household, y	our d	ependents, your roomm			
Spe	cify:						11. +	\$0.00
		n the last column of line 10 to the amount					12.	\$8,463.11
VVIILE	e that amount of	n the <i>Summary of Schedules and Statistical S</i>	ummary or Ger	lalli L	iabilities aru nelateu Dat	a, ii it applies	ļ	Combined monthly income
13. Do	No.	increase or decrease within the year after	r you file this f	form?				monthly income
	Yes. Explain:							

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Debtor 1Arkan	N.	Rama	ıdan		Case number (if			
First Name	Middle Name	Last N	lame		known)			
Official Form 106I. Add	ditional page.							
8a.Net income from rental prope	erty and from operating	g a business, pro	ofession, or	farm				
8a.1 Balqees Transportation IN	ic	Debtor 1	Debtor 2					
Gross receipts (before all deduc	etions)	\$12,468.79						
Ordinary and necessary operation	ng expenses	-\$4,005.68						
Net monthly income from a bus	siness, profession, or	\$8,463.11		Copy here	\$8,463.11	_	_	

farm

Official Form 106I Schedule I: Your Income page 3

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		Docu	ment Page 33 of 6	6	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Arkan	N.	Ramadan		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
	Bankruptcy Court for	the: Northern [District of Illinois (State)		showing post-petition chapter 13 the following date:
Case number (If known)	-			MM / DD / YYY	<u>Y</u>
Official	Form 106	<u>J</u>			
Schedule	e J: Your E	xpenses			12/1
information. If (if known). Ans	more space is need wer every question				
	cribe Your Hous	enold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mu	ust file Official Forms 106J-2, Expen	ses for Separate Household of Deb	otor 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	6 years	No. ✓ Yes.
expenses of	penses include f people other	Z No			
than yourself and dependents	-	Yes			
Part 2: Estir	mate Your Ongo	ing Monthly Expenses			
Estimate your expenses as o applicable da	of a date after the l	ur bankruptcy filing date unless y pankruptcy is filed. If this is a sup	rou are using this form as a supp plemental Schedule J, check th	lement in a Chapter 1 e box at the top of the	I3 case to report e form and fill in the
	•	ion-cash government assistance ded it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership the ground or lot.	ip expenses for your residence. In 4.	clude first mortgage payments and		\$1,300.00

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 N.
 Ramadan Last Name
 Case number (if known)

 Last Name
 Middle Name
 Last Name

First Name Middle Name	Last Name		
			Your expenses
5. Additional mortgage payments for your residence	ce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$400.00
6b. Water, sewer, garbage collection		6b.	\$200.00
6c. Telephone, cell phone, Internet, satellite, and ca	ble services	6c.	\$550.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$903.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$250.00
10. Personal care products and services		10.	\$250.00
11. Medical and dental expenses		11.	\$150.00
12. Transportation. Include gas, maintenance, bus or Do not include car payments	r train fare.	12.	\$500.00
13. Entertainment, clubs, recreation, newspapers,	magazines, and books	13.	\$0.00
14. Charitable contributions and religious donation	ns	14.	\$80.00
15. Insurance. Do not include insurance deducted from your pay of	or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$130.00
15c. Vehicle insurance		15c	\$200.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your p	ay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify: Business Tax Liability		17c	\$1,600.00
17d. Other. Specify: Sister Rent/Utilities		17d	\$1,500.00
18. Your payments of alimony, maintenance, and s			\$0.00
your pay on line 5, Schedule I, Your Income (O	•	18.	
19.Other payments you make to support others wh Specify:	no do not live with you.	40	40.00
· · ·	nes 4 or 5 of this form or on Schedule I: Your Incom	19.	\$0.00
20a. Mortgages on other property	100 7 C. O OI tillo lottii oi oli ochedule I. 1 oul liicolli	20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		230	
		20d	\$0.00

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Debtor 1		N.	Ramadan	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify: Park	ing for Truck		:	21	\$200.00
22. Calc	ulate your mor	nthly expenses.				\$8,213.00
22a. A	Add lines 4 thro	ugh 21.			_	\$0.00
22b. (Copy line 22 (m	onthly expenses for Debtor 2), if an	y, from Official Form 106J-2		_	\$8,213.00
22c. A	Add line 22a and	d 22b. The result is your monthly ex	rpenses.	2	22.	
23.Calcu	late your mon	thly net income.				
23a. (Copy line 12 (yo	our combined monthly income) from	n Schedule I.	2	3a	\$8,463.11
23b. (Copy your mon	thly expenses from line 22 above.		2	3b	\$8,213.00
	•	onthly expenses from your monthly	income.			\$250.11
•	The result is you	ur monthly net income.		2	3c <u> </u>	
24 Do v	ou expect an i	ncrease or decrease in your expe	nses within the year after v	ou file this form?		
•	•		-			
		u expect to finish paying for your can to increase or decrease because of a				
		is more or decrease because or a	in our loan to the torne or y	our mongago.		
✓ N	lo					
	'es					-
	Explair	here:				
	Explair	1100				
						1

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Fill in this information to identify your case:					
Debtor 1	Arkan	N.	Ramadan		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois(State)		
Case number			(=,		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below					
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	Z №				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and				
	that they are true and correct.				
×	/s/ Arkan Ramadan	×			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 4/24/2017	Date			
	MM/DD/YYYY	MM/DD/YYYY			

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Debtor 1	Arkan	N.	Ramadan				
	First Name	Middle Na		e			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ame Last Nam	<u> </u>			
United States B	ankruptcy Court for the:		District of Illino				
Case number			(State				
(If known)							
Official	Form 107						Check if this is amended filing
Stateme	nt of Financia	al Affairs fo	or Individuals	Filina for	Bankru	ıptcv	12
Be as complet	te and accurate as po	ossible. If two ma ed, attach a sepa	rried people are filing trate sheet to this form	together, both	are equally	responsible for	
Part 1: Give	Details About Your	Marital Status a	and Where You Lived	Before			
1. What is y	your current marital st	tatus?					
✓ Mar	ried						
	married						
2. During tl	he last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
✓ No							
Yes.	. List all of the places y	ou lived in the last 3	3 years. Do not include v	vhere you live n	OW.		
	. List all of the places y	ou lived in the last (3 years. Do not include v Dates Debtor 1 lived there	vhere you live no	ow.		Dates Debtor 2 lived there
		ou lived in the last (Dates Debtor 1 lived				
Deb	itor 1:	ou lived in the last (Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there Same as Debtor 1
Deb		ou lived in the last	Dates Debtor 1 lived	Debtor 2:	Debtor 1		there
Deb	itor 1:	ou lived in the last (Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there Same as Debtor 1 From
Deb	ntor 1:	ou lived in the last of	Dates Debtor 1 lived there	Debtor 2:	Debtor 1	Zip Code	there Same as Debtor 1 From
Deb	ntor 1:		Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1 t	Zip Code	there Same as Debtor 1 From
Deb Num City	nber Street State		Dates Debtor 1 lived there	Debtor 2: Same as Number Stree City Same as	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To
Deb Num City	ntor 1:		Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
Deb Num City	nber Street State		Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree City Same as	Debtor 1 t State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Ramadan

Debt	or 1	Arkan N.	Ramada		number (if known)	
		First Name Middle	e Name Last Nam	ne		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busir	nesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$22940.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$100000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
lı p fi	nclu lubl ling	you receive any other income during the income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it of	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015 YYYY				

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Ramadan Debtor 1 Arkan N. __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Pes. List all payments to an insider. Dates of payment Dates of payment Still owe Reason for this payment	or 1	Arkan		N.		ımadan	Case number	(if known)
insider's Name Number Street City State Zip Code Insider's Name Number Street No Yes. List all payments that benefited an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payments on debts guaranteed or cosigned by an insider. Dates of payment and amount paid Reason for this payment Incided coedifor's name Number Street City State Zip Code Insider's Name Number Street City State Zip Code		First Name		Middle Name	Las	st Name		
Ves. List all payments to an insider. Dates of payment	nsi com age	ders include your porations of whic nt, including one	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; pa or owner of 20% of	artnerships of which y or more of their voting	ou are a general partner; g securities; and any managing
Dates of payment Dates of payment Amount you still owe Reason for this payment	✓							
Number Street City State Zip Code	Ш	Yes. List ali pa	ments to a	an Insider.				Reason for this payment
City State Zip Code Insider's Name Number Street		Insider's Name				-		
Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? nclude payments on debts guaranteed or cosigned by an insider. ✓ No ☐ Yes. List all payments that benefited an insider. ☐ Dates of payment ☐ payment ☐ Total amount you still owe ☐ Insider's Name ☐ Number Street ☐ City State Zip Code ☐ Insider's Name ☐ Number Street ☐ Insider's Name ☐ Ins		Number Street						
Number Street City State Zip Code		City	State	Zip Code				
City State Zip Code		Insider's Name						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of payment Dates of payment Dates of payment Insider's Name Number Street City State Zip Code Insider's Name Number Street		Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No		City	State	Zin Code				
Insider's Name Number Street City State Zip Code Insider's Name Number Street		ude payments on No	_	_	sider. Dates of		-	Reason for this payment
Number Street City State Zip Code Insider's Name Number Street								Include creditor's name
City State Zip Code Insider's Name Number Street		Insider's Name						
Insider's Name Number Street		Number Street						
Number Street	_	City	State	Zip Code				
		Insider's Name						
City State 7 in Code		Number Street						
		City	State	Zip Code				

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Ramadan Debtor 1 Arkan Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title CONTRACT Cook County Circuit Court Pending 2017-M5-002078 Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M5-002078 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	otor 1 Arkan First Name	N. Middle Name	Ramadan Last Name	Case number (if known)		
11.	Within 90 days before you filed to accounts or refuse to make a page			pank or financial institution, s	set off any amou	nts from your
	No Yes. Fill in the details.					
			Describe the action th	e creditor took	Date action was taken	Amount
	Creditor's Name		-			
	Number Street		Last 4 digits of account	number: XXXX-		
	City State	Zip Code	-			
12.	Within 1 year before you filed for appointed receiver, a custodian			possession of an assignee fo	r the benefit of c	reditors, a court-
	✓ No ☐ Yes					
Part	t 5: List Certain Gifts and Co	ntributions				
13.		for bankruptcy, did	d you give any gifts with a t	otal value of more than \$600	per person?	
	No✓ Yes. Fill in the details for ea	ch gift.				
	Gifts with a total value of m per person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
	Unknown, Justin Person to Whom You Gave th	e Gift	1995 Jeep Grand Cher	okee	03/2017	\$800.00
	Number Street		- -			
	City State	Zip Code	-			
	Person's relationship to you Neighbor					
	Person to Whom You Gave th	e Gift	·			
	Number Street		-			
	City State Person's relationship to you	Zip Code	•			

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Debt		Arkan	N.	Ramadan	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you file	d for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
		No					
	뇓	Yes. Fill in the details for e	and gift or contribution	on.			
	Ш						
		Gifts or contributions to that total more than \$60		Describe what you con	tributed	Date you contributed	Value
		that total more than \$60				Continuation	
		Charity's Name					
		Offairty 3 Name					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.			for bankruptcy or sin	ce you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
	gan	nbling?					
	✓	No					
		Yes. Fill in the details.					
		Describe the property yo	u lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim A/B: Property.	s on line 33 of <i>Scheaule</i>		
Part	7:	List Certain Payments	or Transfers				
		No		cy petition? r credit counseling agencies f	or services required in your b	ankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 400.00		4/21/2017	\$400.00
		Person Who Was Paid		7 Montoy 5 1 05 - 400.00			+
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pay	ment, if Not You				
		Person Who Was Paid					
		Number Street					
			<u></u>				
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pay	ment, if Not You				

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Debtor 1		N.	Ramadan	Case number (if k	(nown)	
	First Name	Middle Name	Last Name			
he Do	Ip you deal with your credit not include any payment or t	ors or to make paym		your behalf pay or trai	nsfer any property to a	anyone who promised to
<u> </u>	No Yes. Fill in the details.					
_	•		Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
		·				
th o	e ordinary course of your bu	usiness or financial at and transfers made as s	ecurity (such as the granting of			
~	No					
	Yes. Fill in the details.					
			Description and value of property transferred		e any property or ts received or debts p ange	Date transfer was made
	Person Who Received Tran	sfer				
	Number Street					
	City State Person's relationship to you	Zip Code u				
	Person Who Received Tran	sfer				
	Number Street					
	City State Person's relationship to you	Zip Code u				
be	thin 10 years before you file neficiary? nese are often called asset-pro		d you transfer any property to	a self-settled trust o	r similar device of wh	ich you are a
✓	No Yes. Fill in the details.					
L	Tres. Fili il ule details.		Description and value o	f the property transfe	rred	Date transfer was made
	Name of trust					

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Ramadan Debtor 1 Arkan N. Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Life Storage Furniture No Name of Storage Facility Name 3245 W 30th St Number Street Number Street City State Zip Code Chicago Illinois 60623

City

State

Zip Code

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Ramadan Debtor 1 Arkan __ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debto				N.	Ramadan	Case n	number (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or adminis	strative proceeding unde	er any environmenta	I law? Include settlements and orde	rs.
	✓	No Yes. Fill in the det	tails.					
l					Court or agency		Nature of the case	Status of the
		Case title						case
					Court Name			Pending
		Case number			NumberStreet			On appeal
					City State	Zip Code		Concluded
Part ⁻	11:	Give Details Al	bout Your B	susiness or C	Connections to Any B	usiness		
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	lid you own a business o	r have any of the fol	lowing connections to any business'	?
		A sole propri	ietor or self-ei	mployed in a t	trade, profession, or othe	er activity, either full-	time or part-time	
					(LLC) or limited liability p	oartnership (LLP)		
		ш .	a partnership rector, or ma		tive of a corporation			
					equity securities of a co	orporation		
		No. None of the a	above applies	s. Go to Part 1	2.			
	✓	Yes. Check all that	at apply abov	e and fill in the	e details below for each	business.		
					Describe the na	ture of the business	Employer Identification n include Social Security no	
		Balqees Transport Business Name	tation Inc		Truck Driving		EIN:xx-xxx	
		6815 W 95th St F Number Street	12					
		Oak Lawn	Illinois	60453	Name of accour	ntant or bookkeeper	Dates business existed	
		City	State	Zip Code	Tamimi Financial	Services Inc.	From <u>01/2016</u> To	
					Describe the na	ture of the business	Employer Identification n include Social Security no	
		Business Name					EIN:	
		Number Street			_		Dates business existed	
		City	State	Zip Code	Name of accour	ntant or bookkeeper	From To	
					Describe the na	ture of the business	Employer Identification n include Social Security no	
		Business Name					EIN:	
		Number Street			Name of accour	ntant or bookkeeper	Dates business existed	
		City	State	Zip Code		nant of bookkeeper	From To	

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Debt	tor 1 Arkan		N.	Ramadan	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or of		r bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
				_	
	City	State	Zip Code		
Part	12: Sign Belo	ow			
t	rue and correct	. I understand tha	t making a false st	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Arkan Rama	don		×
		Signature of Debto			Signature of Debtor 2
		Date 4/24/2017			Date 4/24/2017
	Did you attach a	dditional pages to	Your Statement o	f Financial Affairs for Indivi	luals Filing for Bankruptcy (Official Form 107)?
[√ No				
	Yes				
	Did you pay or a	gree to pay some	ne who is not an a	ttorney to help you fill out b	ankruptcy forms?
[√ No				
	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortne	rn District of Illinois		
In re	Arkan N. Ramadan		C	ase No.	
	Debtor				(If known)
			С	hapter	Chapter 13
	DISCLOSURE OF	COMPENS	SATION OF ATTO	RNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal	year before the fil	ing of the petition in bankrupto	cy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept			\$4,000.00
	Prior to the filing of this statement I	have received			\$400.00
	Balance Due				\$3,600.00
2.	The source of the compensation pai	d to me was:			
	✓ Debtor	Othe	er (specify)		
3.	The source of the compensation pai	d to me is:			
	Debtor	Othe	er (specify)		
4.	I have not agreed to share the all members and associates of my		mpensation with any other pers	son unless the	y are
	I have agreed to share the above members or associates of my la the people sharing in the compe	w firm. A copy of t	ne agreement, together with a l		
5.	In return for the above-disclosed fee a. Analysis of the debtor's final bankruptcy;				
	b. Preparation and filing of any	petition, schedule	s, statements of affairs and pla	n which may b	pe required;
	c. Representation of the debtor	at the meeting of	creditors and confirmation hea	ring, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proc	eedings and other contested ba	ankruptcy mat	ters;
6.	By agreement with the debtor(s), the	above-disclosed t	ee does not include the follow	ng services:	
			CERTIFICATION		
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.			r payment to n	ne for representation of the
	4/24/2017		/s/ Jasor	n Diaz	
	Date		Signature of		
			Semrad La		
			radile of it		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Ramadan, Arkan N.	Case No	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MAT	ΓRIX		
Th knowledge		y that the attached list of creditors is to	rue and correct to the best of their		
Date:	4/24/2017	/s/ Ramadan, Ar Ramadan, Arkar <i>Signature of De</i>	n N.		

TOYOTA MOTOR CREDIT 1111 W 22ND ST STE 420 OAK BROOK, IL, 60523

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

BRCLYSBANKDE PO BOX 26182 WILMINGTON, DE, 19899

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

SYNCB/WALMART PO BOX 981400 EL PASO, TX, 79998

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

Blitt & Gaines PC 661 Glenn Ave Wheeling, IL, 60090

Jas Trucking, Inc. 12801 S Pulaski Rd Alsip, IL, 60803

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	s)	Attorney for Debtor(s)	
1		/s/ Jason Diaz	
(s/ Arka	n Ramadan		
Signed:			
Date:	4/24/2017		

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Arkan First Name	N. Middle Name	Ramadan Last Name	Case number (if known)	
Market Comments	estions for Reporting			
^{16.} What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to li Yes. Go to l 16b. Are your debts money for a bus No. Go to li Yes. Go to l	primarily consumer debtindividual primarily for a pane 16b. ine 17. primarily business debtsiness or investment or throne 16c. ine 17.	s? Consumer debts are define ersonal, family, or household? Business debts are debts though the operation of the buset consumer debts or business.	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und expenses are		8. e that after any exempt property ble to distribute to unsecured cro	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	hand '	5,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	0	0,001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 mill	0	0,001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I bassa assassin and their s			fti
I have examined this petition, and I declare under penalty of perjury that the information provided is true correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to prounder Chapter 7.			ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed	
			agree to pay someone who is notice required by 11 U.S.C.	s not an attorney to help me fill § 342(b).
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			ey or property by fraud in
	/s/ Arkan Ramad		*	
	Signature of Debtor Executed on	4/24/2017	Signature of Debto Executed on	r 2
		MM / DD / YYYY		MM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Arkan	N.	Ramadan
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
Case number (If known)			(State)

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

П	Check if this is	aı
1	amended filing	

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 1

Date

4/24/2017

MM/DD/YYY

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Debtor	1 Arkan	N.	Ramadan	Case number (if known)
**************	First Name	Middle Nam	e Last Name	
28. W	ithin 2 years befo reditors, or other	re you filed for bankrupto parties.	cy, did you give a financial :	statement to anyone about your business? Include all financial institutions,
[☑ [☐	No Yes. Fill in the o	details below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Stree	ıt .	And the Annual Control of the Annual Control	
	City	State Zip C	ode	
Part 12	Sign Below			
true a ba	ankruptcy case ca	nderstand that making a an result in fines up to \$2 s/ Arkan Ramadan	false statement, concealing 150,000, or imprisonment fo	g property, or obtaining money or property by fraud in connection with r up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Sign	ature of Debtor		Signature of Debtor 2
	Date	4/24/2017		Date 4/24/2017
Did	you attach additi	onal pages to Your State	ment of Financial Affairs fo	r Individuals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree	to pay someone who is n	ot an attorney to help you	ill out bankruptcy forms?
V	No			
靣	Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Ramadan, Arkan N. Debtor(s)		Case No		
		Chapter.	Chapter13	
	VERIFICATION OF	CREDITOR MA	TRIX	
knowled	The above named Debtors hereby verify that the attacking.	hed list of creditors is	true and correct to the best of their	
Date:	4/24/2017	/s/ Ramadan, / Ramadan, Ark. Signature of D	an N.	

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Debt	or 1 Arkan	N.	Ramadan	Case number (if known)	
	First Name	Middle Name	Last Name	7	
16.	Calculate the median fa	mily income that applies to	you. Follow these steps	en e	aranta in a como en al abora de em en encada a agrapa a espaga
	16a. Fill in the state in wh	nich you live.	Illinois		
	16b. Fill in the number of	people in your household.	3		
	household	nily income for your state and s	To find	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$76,406.00
17.	How do the lines compa			ay also be available at the balmaptey slone of since.	
				form, check box 1, <i>Disposable income is not determined on of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(I	e than line 16c. On the top of p b)(3). Go to Part 3 and fill out current monthly income from t	Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> cable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average	monthly income from line 11			\$8,463.11
19.				s not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$8,463.11
20.	Calculate your current i	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$8,463.11
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the ye	ar for this part of the fo	m.	\$101,557.32
	20c. Copy the median far	nily income for your state and s	ize of household from	ine 16c.	\$76,406.00
21.	How do the lines compa	re?			
		line 20c. Unless otherwise orde 3 3 years. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below			·	
			at the information on th	is statement and in any attachments is true and correct.	·
	Signature of Debt			Signature of Debtor 2	
	Date 4/24/2017 MM/DD/YY	*****		Date MM/DD/YYYY	
		o NOT fill out or file Form 1220 Il out Form 122C-2 and file it w		9 of that form, copy your current monthly income from line	:14

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Debtor 1 Arkan	N.	Ramadan	Case number (if known)
First Name	Middle Name	Last Name	
Part 4: Sign Below			
By signing here, under penalty of	of perjury you declare that the	e information on this statem	nent and in any attachments is true and correct.
X /s/ Arkan Ramadan Signature of Debtor 1		*	
Signature of Deptor 1		Si	gnature of Debtor 2
Date 4/24/2017 MM/DD/YYYY		D	ate MM/DD/YYYY